
Exhibit “D”

Your personal credit report

Prepared for: **MICHAEL DREHER**
Date: **June 21, 2011**
Report number: **2305-5580-36**

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In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.

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PO Box 9701
Allen, TX 75013

MICHAEL DREHER
[REDACTED]

For your attention:
Visit experian.com to view this credit report instantly online. You may also dispute most information directly and easily within the online report.

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EXPDRH 000059

www.experian.com

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■ About the information in this report

Here's an explanation of the key information about you and your credit history that's included in this report:

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit information in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ Disputing information in this report

Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. Because your report is updated often, contact us within 90 days of the date of this report. We will process your dispute generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information is to visit us at: www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian
NCAC
P.O. Box 2002
Allen TX 75013

Or you can call us at:

800 509 8495. Dispute services are available 24 hours a day.

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The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been paid due remain up to 10 years after the date the account was transferred.

ADVANTA BANK
PO BOX 844
SPRING HOUSE PA 19477
No phone number available
Partial account number
[REDACTED]
Address identification number
0098637090

Date opened	Type	Credit limit or original amount	Recent balance
Jul 2008	Revolving	Not reported	\$16,170 as of May 2011
First reported Jun 2009	Terms	Not reported	
Date of status May 2011	Not reported	High balance	
	Monthly	\$16,416	
	Not reported		

Responsibility
Individual
Status
Account charged off. \$16,170 written off. \$16,170 past due as of May 2011.
This account is scheduled to continue on record until Jul 2017.

Payment history

[illegible]

ADVANTA CREDIT CARDS

ADVANTAGE CREDIT CARDS
PO BOX 9217
OLD BETHPAGE NY 11804
Phone number
(516) 578-8706
Partial account number
558418001905....
Address identification number
0098637090

Date opened	Type	Credit limit or original amount	Recent balance
Jul 2008	Revolving	\$17,000	\$16,170 as of Apr 2011
First reported	Terms		
Dec 2008	Not reported	High balance	
Date of status	Monthly	\$16,415	
Apr 2011	payment		
	Not reported		

Responsibility
Individual
Status
Account changed off. \$16,170 written off. \$4,103 past due as of Apr 2017.
This account is scheduled to continue on record until Jul 2017.

Payment history legend

OK	Current terms of agreement met	VS	Voluntarily surrendered
36	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IG	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collaction
CRD	Creditor received deed	CO	Change of
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

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